

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

1 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Carmen L. Constantinople, Jr.  
Donna M. Constantinople**Case No.: **19-24822**

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**☐ Original☒ Modified/Notice Required

Date: \_\_\_\_\_

☐ Motions Included☐ Modified/No Notice Required**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.****YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney BST Initial Debtor: CLC Initial Co-Debtor DMC

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 625.00 Monthly to the Chapter 13 Trustee, starting on January 01, 2021 for approximately 44 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Brian S. Thomas	Attorney Fees	1,000.00
Internal Revenue Service	Taxes and certain other debts	746.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
  - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Bank	23 Pomona Drive Barnegat, NJ 08005 Ocean County	11,013.36	0.00	11,013.36	320.22
PNC Bank	23 Pomona Drive Barnegat, NJ 08005 Ocean County	1,431.57	0.00	1,431.57	1,376.67

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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<b>-NONE-</b>							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Buena Vista Township Tax Collector	890 Harding Highway Buena, NJ 08310 Atlantic County Block 1403, Lot 5 jointly owned with debtor's deceased father	700.00	0.00
Buena Vista Township Tax Collector	890 Harding Highway Buena, NJ 08310 Atlantic County Block 1403, Lot 9 jointly owned with debtor's deceased father	700.00	0.00

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Nissan Motor Acceptance  
Nissan Motor Acceptance

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Nissan Motor Acceptance	0.00	Monthly payments: \$409.00	NO Arrearage	0.00

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified:.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Include post-petition mortgage arrearages (1st & 2nd)	Increase payment to cure post-petition arrearages

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

/s/ **Carmen L. Constantinople, Jr.**

**Carmen L. Constantinople, Jr.**

Debtor

Date: \_\_\_\_\_ /s/ Donna M. Constantinople  
**Donna M. Constantinople**  
Joint Debtor

Date \_\_\_\_\_ /s/ Brian S. Thomas  
**Brian S. Thomas**  
Attorney for the Debtor(s)

In re:  
Carmen L. Constantinople, Jr.  
Donna M. Constantinople  
Debtors

Case No. 19-24822-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 05, 2021

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Carmen L. Constantinople, Jr., Donna M. Constantinople, 23 Pomona Drive, Barnegat, NJ 08005-2511
518380776	+ ADS/Comenity/Jared, PO Box 182789, Columbus, OH 43218-2789
518380778	+ ADS/Comenity/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
518380779	#+ American Express, PO Box 8218, Mason, OH 45040-8218
518470238	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518380780	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
518466987	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518380781	+ Buena Vista Township Tax Collector, 890 Harding Highway, Buena, NJ 08310-1534
518380783	+ CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518470244	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518499565	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518380790	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macys, PO Box 8218, Mason, OH 45040
518380787	+ Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
518417930	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518435418	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518550298	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518380791	+ Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
518380792	+ PNC Bank, 103 Bellevue Parkway, Wilmington, DE 19809-3701
518405044	+ PNC Bank, National Association, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518380794	+ Sears, PO Box 6217, Sioux Falls, SD 57117-6217
518475820	+ TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518471906	+ TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Rd, Suite 109, Latham, NY 12110-2190
518380801	+ TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
518461678	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518380802	TDRCS/Raymour & Flanigan, 10000 MacArthur Boulevard, Mahwah, NJ 07430

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2021 22:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 05 2021 22:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518380777	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 05 2021 22:14:00	ADS/Comenity/Ulta, PO Box 182789, Columbus, OH 43218-2789



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518380783	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 06 2021 00:09:43	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518380782	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Feb 05 2021 23:38:12	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518452611	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Feb 05 2021 23:54:37	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518499565	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 05 2021 23:54:45	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518380785	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 05 2021 22:14:00	Comenity - HSN, PO Box 659707, San Antonio, TX 78265-9707
518380786	Email/Text: mrdiscen@discover.com	Feb 05 2021 22:12:00	Discover, PO Box 15316, Wilmington, DE 19850
518380790	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 05 2021 23:40:42	Macys, PO Box 8218, Mason, OH 45040
518493705	Email/Text: bnc-quantum@quantum3group.com	Feb 05 2021 22:14:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518400435	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 05 2021 22:13:00	Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518394487	Email/Text: mrdiscen@discover.com	Feb 05 2021 22:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518380787	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 05 2021 23:40:45	Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
518380784	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 05 2021 23:53:08	Chase, PO Box 15369, Wilmington, DE 19850
518380789	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 05 2021 22:12:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
518496658	Email/Text: Bankruptcy.Notices@pnc.com	Feb 05 2021 22:12:00	PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101
518496655	Email/Text: Bankruptcy.Notices@pnc.com	Feb 05 2021 22:12:00	PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101
518380793	Email/Text: Bankruptcy.Notices@pnc.com	Feb 05 2021 22:12:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
518502985	+ Email/Text: Bankruptcy.Notices@pnc.com	Feb 05 2021 22:12:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982
518503611	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518504244	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	Portfolio Recovery Associates, LLC, c/o Evine Live, POB 41067, Norfolk VA 23541
518494724	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518494504	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518503601	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2021 09:40:51	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
518504159	Email/Text: bnc-quantum@quantum3group.com	Feb 05 2021 22:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518499567	Email/Text: bnc-quantum@quantum3group.com	Feb 05 2021 22:14:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518380794	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 05 2021 23:54:45	Sears, PO Box 6217, Sioux Falls, SD 57117-6217
518380795	+ Email/PDF: gecsed@recoverycorp.com	Feb 06 2021 00:07:07	Synch/Amazon, PO Box 965015, Orlando, FL

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518380796	+ Email/PDF: gecsedl@recoverycorp.com	Feb 05 2021 23:52:53	32896-5015 Synch/Evine, PO Box 965005, Orlando, FL 32896-5005
518380797	+ Email/PDF: gecsedl@recoverycorp.com	Feb 06 2021 00:07:05	Synch/Lowe's, PO Box 965005, Orlando, FL 32896-5005
518386543	+ Email/PDF: gecsedl@recoverycorp.com	Feb 05 2021 23:37:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518380798	+ Email/PDF: gecsedl@recoverycorp.com	Feb 06 2021 00:07:05	Synchrony Bank/TJX, PO Box 965015, Orlando, FL 32896-5015
518380799	+ Email/PDF: gecsedl@recoverycorp.com	Feb 05 2021 23:52:53	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
518380800	Email/Text: bankruptcy@td.com	Feb 05 2021 22:14:00	TD Bank, PO Box 84037, Columbus, GA 31908
518406717	+ Email/Text: bncmail@w-legal.com	Feb 05 2021 22:15:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518380788	*+	Internal Revenue Service, PO Box 9012, Holtzville, NY 11742-9012
518439426	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian S. Thomas	on behalf of Debtor Carmen L. Constantinople Jr. brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Donna M. Constantinople brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Total Noticed: 56

Jill Manzo

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor PNC Bank National Association rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7